DEC 2 0 2004 PTO/SB/21 (09-04) Application Number 09/713,603 TRANSMITTAL Filing Date November 15, 2000 **FORM** First Named Inventor Coyle, Adam Art Unit 3624 Examiner Name Akers, Geoffrey R (to be used for all correspondence after initial filing) Attorney Docket Number 020375-021300US Total Number of Pages in This Submission

ENCLOSURES (Check all that apply)										
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	Fee Attached			Licensing-related Papers			pers	Appeal Communication to Board of Appeals and Interferences		
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Signature Hisia L. An Deill										
Typed or printed name Nina L. McNeil						7 7	<u> </u>		Date	December 20, 2004

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AMENDMENT UNDER 37 CFR 1.116 EXPEDITED PROCEDURE – EXAMINING GROUP 3624

<u>PATENT</u>

Attorney Docket No.: 020375-021300US

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P.O. Box 1450

Alexandria, VA 22313-1450

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Adam Coyle

Application No.: 09/713,603

Filed: November 15, 2000

For: RELOADABLE DEBIT CARD

SYSTEM AND METHOD

Customer No.: 20350

Confirmation No. 5258

Examiner:

Patel, Jagdish

Technology Center/Art Unit: 3624

AMENDMENT UNDER 37 CFR 1.116 EXPEDITED PROCEDURE EXAMINING

GROUP 3624

Mail Stop AF

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

In response to the Final Office Action mailed October 21, 2004 on the abovereferenced application, please enter the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 7 of this paper.